



# Fraud Newsletter

September 2008

*Sheriff Steve Mansfield*

## Fraud and ID Theft Information – To Better Protect the Residents of Lewis County

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*"If it's too good to be true  
it normally is"*

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### PROTECT YOUR ID

- 1** Always know who you are providing personal information to
- 2** If you use passwords to access accounts make sure to change them often
- 3** Never provide personal information in response to any unsolicited offer
- 4** Know the company you are dealing with when making online purchases

Fraud is simply a theft by trick. It can take the form of chain letters claiming huge amounts of cash to those who send money in or people claiming they will provide a service and never do.

Identity theft and identity fraud are terms used to refer to all types of crimes in which someone wrongfully obtains and uses another person's personal data in a way that involves fraud or deception for economic gain. This newsletter is intended to keep the public informed of the most recent fraud schemes happening in our county. It will also provide resources to help you take precautions to protect yourself from these vicious crimes.

## Current Scams and Frauds Hitting Lewis County

### Extended Car Warranty Scams

There is a new scam sweeping across Lewis County and it deals with car warranties. It starts off very simple with you getting a postcard in the mail or a automated phone call warning you that your car's warranty is about to expire. They urge you to call a toll-free number to extend your warranty. The post cards and phone messages include phrases like "motor vehicle notification," "final notice" or "priority level: high" in large letters to make the offer seem urgent. Be careful – these warnings are just a clever way to sell you a very expensive extended car warranty that you most likely don't need. Consumer protection agencies and State Attorney Offices across the US are releasing information concerning this scam. The companies involved use high pressure sales techniques in an attempt to make you sign up for their product over the phone. The best way to be protected is to be informed, know when your factory car warranty expires. If you feel that you need an extended car warranty make sure that you review all documentation carefully before you purchase.

## VISHING HAS RETURNED

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*"Internet fraud is the fastest growing crime in the US"*

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**In 2007 we reported about a new scam that was sweeping the internet with a new method to steal you money. It is called "VISHING". The scam is again hitting Washington State.**

**The whole thing works like this:**

- 1. The criminal configures a computer to call phone numbers in a given region using the new Voice over Internet Protocol (no phone line needed – just the computer internet connection).**
- 2. When the phone is answered, an automated recording is played to alert the consumer that their credit card or other type of account has had fraudulent activity. They are then directed to call a toll free number, often with a spoofed caller ID for the financial company they are pretending to represent.**
- 3. When the consumer calls the number, it is answered by a typical computer generated voice that tells the consumer they have reached account verification and instructs the consumer to provide their personal and credit card information.**
- 4. Once the consumer gives this information the Visher has all that is necessary to place fraudulent charges on the consumer's card.**

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*"Vigilance is the only real protection against Internet fraud"*

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**The version that is hit Washington State in 2007 involved calls that were allegedly from the area power company with a complaint that the individual's account was past due and explains that the consumer's power would be turned off if they didn't make the call. This time it's a claim that you credit card account has been frozen because of possible illegal use. It's just another scam to steal your money.**



The internet is a powerful tool used by both legitimate businesses and scam artists alike. Always take steps to protect yourself and your personal information as you would protect your home or car.

#### Other Resources

Phone Busters (Canadian Link) - <http://www.phonebusters.com/>

The Federal Citizen Information Center -  
<http://www.pueblo.gsa.gov/scamsdesc.htm>

The Federal Trade Commission - <http://www.consumer.gov/idtheft/>

The FBI Fraud Information page -  
<http://www.fbi.gov/maicases/fraud/fraudschemes.htm>

The Internet Crime Complaint Center - <http://www.ic3.gov/>

#### Lewis County Sheriff's Office Mission Statement

To make a positive difference for members of our community by seeking and finding ways to affirmatively promote, preserve and deliver a feeling of security, safety and quality service.



**Sheriff Steve Mansfield**

*Committed to make a difference.*